

Fill in this information to identify the case:

Debtor 1 Merrett C Adams* Linda Wolfe POA

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of PENNSYLVANIA

Case number 16-70046-JAD

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LSF9 Master Participation Trust

Court claim no. (if known): 2-2

Last 4 digits of any number you use to identify the debtor's account: 4908

Date of payment change: 3/9/2020

Must be at least 21 days after date of this notice

New total payment: \$430.78

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$158.75

New escrow payment: \$156.63

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment:

New mortgage payment:

Debtor 1 Merrett C Adams* Linda Wolfe POA
Print Name Middle Name Last Name

Case number (if known) 16-70046-JAD

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Sindi Mncina Date 1/24/2020
Signature

Print Sindi Mncina Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City State ZIP Code

Contact Phone 470-321-7112 Email smncina@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 4th, 2020,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

LAWRENCE W. WILLIS
WILLIS & ASSOCIATES
201 PENN CENTER BLVD
SUITE 310
PITTSBURGH, PA 15235

MERRETT C ADAMS* LINDA WOLFE POA
658 BETHEL CHURCH ROAD
MARION CENTER, PA 15759

RONDA J. WINNECOUR
SUITE 3250, USX TOWER
600 GRANT STREET
PITTSBURGH, PA 15219

OFFICE OF THE UNITED STATES TRUSTEE
LIBERTY CENTER.
1001 LIBERTY AVENUE, SUITE 970
PITTSBURGH, PA 15222

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Kieron Graham
Kieron Graham
kgraham@rascrane.com

Statement Date: 12/17/2019
 Loan Number: XXXXXXXXXX
 Current Payment Amount: \$432.90
 New Payment Amount: \$430.78
 New Payment Effective Date: 03/09/2020

Property Address: 658 BETHEL CHURCH RD
 MARION CENTER PA 15759

MERRETT C ADAMS
 ESTATE OF VERA JEAN ADAMS
 C/O LAWRENCE W WILLIS
 201 PENN CENTER BLVD STE 400
 PITTSBURGH PA 15235-5441

Hello!

At Caliber Home Loans, we examine your escrow account at least annually to make sure there is enough money in your account to cover your tax and/or insurance payments. This review accounts for any increases or decreases in your taxes or insurance that can result in changes to your payment amount. The following outlines your actual escrow account activity since your previous disclosure or initial disclosure and the anticipated activity for the next 12 months.

Based on our review, you have a shortage of \$48.44. A shortage occurs when the anticipated escrow account balance falls short of the required balance.

To view differences between your current payment and new payment, please refer to Section 1 below. To view changes in your escrow account, please refer to Section 3 of this statement. Your projected shortage was calculated based on the information in Section 2 below. Section 2 includes changes that are anticipated over the next 12 months, while Section 3 displays your history as of the last escrow analysis.

Section 1 - Payment Breakdown

This section provides a breakdown of both your current and new payment which will become effective 03/09/2020.

Payment Breakdown	Current Payment	New Payment Effective 03/09/20
Principal & Interest	\$ 274.15	\$ 274.15
Base Escrow Payment	\$ 151.80	\$ 152.60
Shortage Payment	\$ 6.95	\$ 4.03
Surplus Adjustment	\$ 0.00	\$ 0.00
TOTAL	\$ 432.90	\$ 430.78

If you utilize a bill paying service, please notify them of the payment changes scheduled to occur.

Section 2 - Shortage Calculation & Anticipated Escrow Activity

This section displays information regarding your shortage and anticipated escrow activity for the next 12 months.

Your shortage was calculated by taking the difference between your anticipated escrow balance and your required balance at the projected lowest point of your anticipated balance over the next 12 months. These balances are identified in the chart below in red next to the following symbol (>).

Your shortage has already been spread over 12 months, however you have the option of paying your shortage in full using the coupon attached below or by calling 1-800-401-6587 to have it spread over additional months.

ANTICIPATED ESCROW BALANCE \$256.76 – MINIMUM REQUIRED BALANCE \$305.20 = SHORTAGE AMOUNT \$48.44
SHORTAGE AMOUNT/12 = \$4.03 per month

To ensure your account maintains enough money for future tax and insurance payments, a cushion is maintained on your loan when applicable, to help avoid a negative balance in your escrow account. This cushion may include up to two months' worth of your base escrow payment to cover increases in your tax or insurance payments. Your escrow balance should not fall below \$305.20, which is your cushion amount and required balance. (Mortgage insurance is not included in your cushion calculation.)

Anticipated Month of Activity	Anticipated Payments To Escrow	Disbursements From Escrow	Description		Anticipated Balance	Required Balance
				Starting Balance	\$714.57	\$763.01
03/2020	\$152.60	\$0.00			\$867.17	\$915.61
04/2020	\$152.60	-\$449.29	CITY/TOWN		\$570.48	\$618.92
05/2020	\$152.60	\$0.00			\$723.08	\$771.52
06/2020	\$152.60	\$0.00			\$875.68	\$924.12
07/2020	\$152.60	\$0.00			\$1,028.28	\$1,076.72
08/2020	\$152.60	-\$765.92	SCHOOL		\$414.96	\$463.40
09/2020	\$152.60	\$0.00			\$567.56	\$616.00
10/2020	\$152.60	\$0.00			\$720.16	\$768.60
11/2020	\$152.60	-\$616.00	HOMEOWNER INS		\$256.76	\$305.20 >
12/2020	\$152.60	\$0.00			\$409.36	\$457.80

(Continued on the Back)
 ▼ DETACH HERE ▼

Return this coupon and the amount shown below to pay your shortage in full.



MERRETT C ADAMS

Shortage Payment Coupon

LOAN NUMBER	SHORTAGE AMOUNT
XXXXXXXXXX	\$48.44

Please write your loan number on your check and mail to:

CALIBER HOME LOANS
 P.O. BOX 650856
 DALLAS, TX 75265-0856

Your escrow disclosure indicates a shortage of \$48.44. For your convenience, we have spread this amount over 12 months and included it in your new monthly payment, effective March 9, 2020. However, you may choose to pay it in full and reduce your new monthly payment to \$426.75. If you choose to pay this shortage in full now, please detach this coupon, and mail it along with your check in the enclosed shortage envelope. After your one time full escrow shortage payment is received your new payment will be adjusted accordingly.

Section 2 - Shortage Calculation & Anticipated Escrow Activity (continued)

Anticipated Month of Activity	Anticipated Payments To Escrow	Disbursements From Escrow	Description		Anticipated Balance	Required Balance
01/2021	\$152.60	\$.00			\$561.96	\$610.40
02/2021	\$152.60	\$.00			\$714.56	\$763.00

For assistance with your payment, please contact Caliber Customer Service at 1-800-401-6587.

Section 3 - Escrow Account History

This section itemizes your actual escrow account history since your last escrow analysis or initial disclosure. By comparing previous projections with actual payments and disbursements, you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred, but is estimated to occur as shown.

Month of Activity	Anticipated Escrow Payments	Actual Escrow Payments	Anticipated Disbursements From Escrow	Description	Actual Disbursements From Escrow	Description	Anticipated Balance	Actual Balance
08/2019	\$151.80	\$355.78	\$.00		\$.00	Starting Balance	\$1,068.75	\$629.46
09/2019	\$151.80	\$317.50	-\$764.35	SCHOOL	-\$765.92	SCHOOL *	\$1,220.55	\$985.24
10/2019	\$151.80	\$.00	\$.00		\$.00		\$608.00	\$536.82
11/2019	\$151.80	\$.00	-\$608.00	HOMEOWNER INS	-\$616.00	HOMEOWNER INS *	\$759.80	\$536.82
12/2019	\$151.80	\$317.50	\$.00		\$.00		\$303.60	-\$79.18
01/2020	\$151.80	\$.00	\$.00		\$.00		\$455.40	\$238.32
02/2020	\$151.80	\$.00	\$.00		\$.00		\$607.20	\$238.32
							\$759.00	\$238.32

Section 4 - Questions

For questions regarding your statement, please contact Caliber Customer Service at 1-800-401-6587. Our business hours are Monday through Friday, 8:00 AM to 7:00 PM CST. Please also visit our website at www.caliberhomeloans.com.

Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

Account Number **98039649** x

Teller Number **24717** Office Code **0**

Debtor Information

Debtor **MERRETT C ADAMS* LINDA WOLFE POA**

Co-Debtor

Filed By **PRIMARY** **ECOA** **OTHER**

Filed By CoBorrower Indicator

☐ CB1 ☐ CB2 ☐ CB3 ☐ CB4 ☐ CB5

☐ CB6 ☐ CB7 ☐ CB8 ☐ CB9 ☐ CB10

Filing Information

Chapter **13**

Filing Date **01/26/16**

Case Number **16-70046**

State **PA** District **WE**

Division **JOHNSTOWN**

View Vendor / Website Information

[Lender Attorney](#) [Borrower Attorney](#) Statement Notice **B**

[Trustee Website](#)

[Court Website](#)

Codes

Stop Code 1 **0** Warning Code **0**

Stop Code 2 **0** Lockout Code **0**

Stop Code 3 **0**

Status Information

Bkr Status **ACTIVE** Conversion Date **00/00/00**

POC Status **ACTIVE** Date **03/22/18**

Plan Status **PEND CONFIRM** Date **03/22/18**

AO Status Date **00/00/00**

Next Task **1531** Date **03/03/16**

Task Desc **NOTICE FINAL CURE RV**

Objection to Plan Filed **00/00/00**

Objection to Plan Resolved **00/00/00**

Other Information

Concurrent Bkr **N** View **N**

Foreclosure **N** Loss Mit **N**

Loss Draft **N** Junior Liens **N**

Multiple Loans **N** Units

Property Vacant

Contractual Next Due **01/09/20**

Contractual Paid to Date **12/09/19**

Proof of Claim Information

POC Number **01 03**

Arrearage Filed **484.49**

Arrearage Bal **0.00**

Debt Filed **55711.86**

Key Dates

Ch 7 Asset Case **00/00/00**

Confirmation Date **00/00/00**

341 Meeting **03/18/16**

Discharge Bar **00/00/00**

Referred to Attorney **00/00/00**

Last B10 S1 Date **00/00/00**

Disposition

Relief Granted **00/00/00**

Dismissed **00/00/00**

Discharged **00/00/00**

Reaffirmed **00/00/00**

ACCOUNT NUMBER **98039649** x M/P/A/S P Warn Cd 0 Lock 0 Stop Codes 0 0 0 Certified Funds 0

Borrower Information

[Borrower Contact](#)

MERRETT C ADAMS SS# 187244361 Home V 7242542483 Work . 0
ESTATE OF VERNA JEAN ADAMS SS# 190264737 Home . 0 Work . 0

Address Information

658 BETHEL CHURCH RD
MARION CENTER PA 15759 *

Loan Information

Inv 20323 LSF9 MASTER PARTICIPATION TRUST
Loan Type 1 CONVENTI Sub Type 0
Case# 00000000000000 Close Code 1
Next Due 01/09/20 Last Pmt 12/30/19

Payment Data

MONTHLY BILLING
Total Due 432.90
Partial Pay Cd/Amt 0.00
P&I 274.15
Escrow 158.75
Optional Product 0.00
Ancillary 0.00
Late Charge 0.00
Total 432.90

Balances

Balance View B

ORIG 54696.68
PRIN 28521.17
ESCROW 397.07
BUYDOWN .00
UF .*. . 80.62
MERS N

Loan Terms

1st Pmt 03/09/01
Rate 8.00000
BALLOON 00/00/00
Term 203 Int Meth 0
Maturity Date 10/34
Original Maturity Date 02/31
Grace Days 16
LC 5.000 NO LTCHG
LC Assess Code 0

ARM & Escrow Analysis Information

ARM Contract 000650 MODIFIED FIXED NXT ALT ANL 10/34
Last Esc Analysis 12/19 Esc Analysis Over/Short -48.44 EA Shortage Spread 12

Last Tax/Hazard Transaction

TAX E93 09/13/19 -765.92 HAZ E20 11/04/19 -616.00

Account Number: x Page: Name Key:

Action Selection: Current Step Rate Change Eff Dt

Contract: Contract Name:

Index Number: Index Name:

Codes, Flags and Options

Convertible Flag:
 Freeze Code:
 Grouping Code:
 Alt Pmt Option:
 GPM Reset Code:

Margins

First Margin:
 Exp Date:
 Second Margin:
 Yield Margin:
 Market Margin:

Miscellaneous

Alt BD Rate:
 Alt BD Term:
 Special ID:
 Original Index:

ARM Change Information

Last ARM Analysis Trial Date: Last ARM Analysis Final Date:

Number of Change Lines: Teaser Term:

Paid To: Rate Parm Source Parameter:

ID	Del	Type	Code	Eff Date	Amount	Rate	Index	Index Date
A	.	1	1	11/09/17	0.00	8.00000	0.00000	00/00/00
A	.	2	1	12/09/17	274.15	0.00000	0.00000	00/00/00
.	.	0	0	00/00/00	0.00	0.00000	0.00000	00/00/00
.	.	0	0	00/00/00	0.00	0.00000	0.00000	00/00/00
.	.	0	0	00/00/00	0.00	0.00000	0.00000	00/00/00
.	.	0	0	00/00/00	0.00	0.00000	0.00000	00/00/00
.	.	0	0	00/00/00	0.00	0.00000	0.00000	00/00/00
.	.	0	0	00/00/00	0.00	0.00000	0.00000	00/00/00
.	.	0	0	00/00/00	0.00	0.00000	0.00000	00/00/00

[Previous 12 Items](#)

[Next 12 Items](#)

Scheduled Changes

	Rate	P & I	Term	Yield	Principal
Base:	<input type="text" value="8.00000"/>	<input type="text" value="274.15"/>	<input type="text" value="203"/>	<input type="text" value="0.00000"/>	<input type="text" value="54696"/>
Current:	<input type="text" value="8.00000"/>	<input type="text" value="274.15"/>	<input type="text" value="203"/>	<input type="text" value="0.00000"/>	<input type="text" value="28521"/>
Next Change:	<input type="text" value="10/09/2034"/>	<input type="text" value="10/09/2034"/>	<input type="text" value="10/09/2034"/>	<input type="text" value="10/09/2034"/>	<input type="text" value="273"/>

Blended Rate Parameters

Rate	P & I	Term	Yield	Option
<input type="text" value="8.00000"/>	<input type="text" value="274.15"/>	<input type="text" value="0"/>	<input type="text" value="0.00000"/>	<input type="text" value="0"/>

Account No **98039649** × Statement: Type **ANNUAL** Date **12/17/19**

SHORTAGE WAS SPREAD **BKR**

Analysis Based On

Anticipated Disbursements	1831.21	CP Index Factor	0.00%
Ideal Escrow Payment	152.60	Cushion	S-1/6 305.20
Cycle	03/09/20 - 02/28/21	RESPA Max 1/6 Cushion	305.20
Analysis Parameter Review	No ▾	Loan Status Review	No ▾
Anticipated Escrow Balance Detail	No ▾		

Results

Lowpoint Month: **11/20** Anticipated Bal **256.76** Required Bal **305.20**

SHORTAGE -48.44 **DEFICIENCY** .00

EA Shortage Spread Used **12** View Trial Bal Detail No ▾

---- OLD ---- ----- PAYMENT DETAIL ----- --- NEW EFF 03/09/20 -

274.15	PRINCIPAL & INTEREST	274.15
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158.75	ESCROW	152.60
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.00	OPTIONAL INS	.00
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.00	ANCILLARY	.00
-----	-----------	-----

.00	SHORTAGE	4.03
-----	----------	------

.00	DEFICIENCY	.00
-----	------------	-----

.00	SURPLUS	.00
-----	---------	-----

.00	ROUNDING (+/-)	.00
-----	----------------	-----

.00	BUYDOWN/ASST PMT	.00
-----	------------------	-----

432.90	TOTAL BORROWER PAYMENT	430.78
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ACCOUNT NUMBER **98039649** ✕ M/P/A/S **P** Warn Cd **0** Lock **0** Stop Codes **000** **BKR** Page **1**

Borrower Information

Primary Name **MERRETT C ADAMS** SS# **187-24-4361** Home **7242542483**
 Secondary Name **ESTATE OF VERNA JEAN ADAMS** **190-26-4737** Work **0**

Address Information

658 BETHEL CHURCH RD
MARION CENTER PA 15759 *

Loan Information

Inv **20323 LSF9 MASTER PARTICIPATION TRUST**
 Loan Type **1 CONVENTION** Subtype **0**
 Contract **000650 MODIFIED FIXED**

Payment Breakdown

Due Date	Prin & Int	Escrow	Opt Prod	Late Fee	Ancillary	Payment Total
01/09/20	274.15	158.75	.00	.00	.00	432.90
00/00/00	.00	.00	.00	.00	.00	.00
00/00/00	.00	.00	.00	.00	.00	.00
00/00/00	.00	.00	.00	.00	.00	.00
00/00/00	.00	.00	.00	.00	.00	.00
00/00/00	.00	.00	.00	.00	.00	.00
TOT PMTS	274.15	158.75	.00	.00	.00	432.90

PART PMT DUE 0.00

[Total Uncollected](#)

0.00

SAC Interest 0.00

Total Amount Due

432.90

BUYDOWN PMT/DATE 0.00 00/00/00 BUYDOWN BAL/CODE 0.00

Grace Days **16** Date of Last Note **12/17/19** Interest Method **0**

Unapplied Fnds 0.00 / 80.62 / * 0.00 / 0.00 / 0.00 /